Welcome to your Nyhart Benefit Accounts Consumer Portal. This one-stop portal gives you 24/7 access to view information and manage your Health Savings Account. It enables you to:

Our one-stop portal provides you with:

- Anytime, anyplace access to your HSA, including 24/7/365 availability; download HSA information, forms and notifications
- Integrated access to your investment portal, meaning you only need to remember one username and password
- Fund performance and prospectus information for several available mutual funds
- Paperless administration, including online account summary reports
- Upload receipts and track expenses
- View up-to-the-minute account balances
- View your account activity details

We know from Web usage statistics that you’ll most likely use the portal to:

- Request distributions
- View account balances
- View account activity, including contributions, deductions, and payments
- View plan information, forms and notifications

The portal is designed to be easy to use and convenient. You have your choice of two ways to navigate this site:

1. Work from sections within the Home Page, or
2. Hover over the six tabs at top of Home Page to see drop-down menus.

I opened my Health Savings Account with Nyhart. What should I do now?

Go to the Consumer Portal today! iu.nyhart.com

1 **Login Online**: Use your ten digit ID as your username and the last four of your SSN as the password. You will be prompted to complete security questions.

2 **Set up Investment Sweeps**: You will be surprised at how quickly your account will grow! Be ready to maximize your account by setting up your account to sweep to investments automatically at $1,000 or higher. See “How do I sign up to Access/Sweep cash to Investments?” instructions on page 3.
HOW TO LOGIN TO NYHART’S ONLINE SERVICES

1. Go to iu.nyhart.com

Figure 1: Nyhart Homepage

2. Enter your User Name and Password
   a. Your defaults will be:

<table>
<thead>
<tr>
<th>User Name:</th>
<th>10 Digit Employee ID #</th>
</tr>
</thead>
<tbody>
<tr>
<td>Password:</td>
<td>Employee’s last 4 of SSN</td>
</tr>
</tbody>
</table>
3. Click **Login**. The next screen will appear as shown in *Figure 2: Nyhart Welcome Screen* below.

**Figure 2: HSA Welcome Screen**

4. From this screen, you can select from the following options:
   - **Your Balances**
   - **Expense Eligibility Table**
   - **Change Password** – as shown under the login box
   - **Forms & Resources**
UPDATED: HOW TO VIEW CURRENT ACCOUNT BALANCES AND ACTIVITY

1. Click Your Balances from the Welcome Screen illustrated in Figure 2: HSA Welcome Screen above. Depending on your browser setup, another tab or window will open with the Nyhart Account Home Page as illustrated below in Figure 3: HSA Account Home Page.

Figure 3: HSA Account Home Page

2. For an Account Summary of your account(s), click under the Accounts tab. This will default to the updated Account Summary page now. It will show the Available Cash Balance, Investment Balance, and Total Available Balance in the HSA account. Any TSB accounts will be listed below the HSA account in plan year order. Figure 4: Accounts Page available on the next page shows what the new page looks like with a chronological order of accounts.
3. Clicking on **Account Activity** in the left column menu will pull up an overview of recent **pending** transactions and **processed** transactions. You can use the drop down menu at the top of the page to select the account you would like to view.

4. Account Activity can be exported to Excel by using **Export** button on the right hand side of the screen.

5. **Investments** have been added to this section. Easier to find and manage your investments, you need only click on **Investments** now. From the start page, you can see the Fair Market Value of Investments.

6. Click **Manage Investments** button the right side of the screen to enter the Investments portal.

7. The **Claims** section lists all claims that have been submitted and under which account they were submitted. This makes it easy to track which claims have been submitted already.

8. The **Payments** section lists all reimbursements that have been processed by Nyhart. This includes checks, direct deposits, and debit card transactions.
UPDATED:  HOW TO REQUEST A DISTRIBUTION OR CONTRIBUTION

1. On the Home page, the HSA buttons changed to one button: Make HSA Transaction. This now includes a wizard that walks you through creating an HSA transaction.

Note: Only “Normal” contributions and distributions can be made through the portal. If you would like to request an excess distribution, please complete an HSA Distribution Request Form found under Tools & Support in the Documents & Forms section. Mistaken Distributions can be processed by completing an HSA Contribution Form. Forms and any applicable checks will need to be mailed to us at: 8415 Allison Pointe Blvd, Suite 300, Indianapolis, IN 46250. Checks should be written to Nyhart. Requests not requiring a check may be faxed to 888-887-9961, mailed, or emailed to us at hsa@nyhart.com.

Figure 5: HSA Transaction Wizard
2. In Figure 5: HSA Transaction Wizard, you can choose which accounts the transaction will start from and then go to. First, you will select which account the money will be pulling From. You may select a personal bank account or My HSA.

3. Next, you will select which account it will go To. If you have selected a personal bank account, it will default to My HSA as it logically create a contribution for you. If you have selected My HSA, it will give you the option of Me(Check), Me(Deposit) and Someone Else while it creates a distribution for you.

4. Your bank account will show up in the drop down boxes. If it does not, you may update your direct deposit information by clicking Add Bank Account listed as the bottom of the To drop down menu.

Note: Checks issued to yourself and not to a provider will cost $10.00 per check. A direct deposit will be deposited within your account within 48 hours of receiving the request. A check may take up to 3 business days to reach your home address.

5. Click Next when you have made your selections.

6. If you have selected Someone Else for the To drop down box, the next screen will ask for Payee Details.

7. For Payee, you will need to select to Add a New Payee or Select a Saved Payee.

8. To Add a New Payee, you will need to complete the boxes that appear with the Payee’s information. All boxes marked with * must be completed.

9. Click Next to continue.

10. Next, choose whether it is a One-Time or Schedule distribution. The default is a One-Time distribution.

   a. Schedule distributions can be scheduled in advance for monthly or weekly payments that will be repeating for several instances.

11. Click Next to continue.

12. Enter Amount for transaction.

13. Select the Expense type from the drop down menu.

14. Adding a note is optional. You can add one for recordkeeping sake, or you can leave it empty.

15. Click Next to continue.

16. Next, you will need to read and agree to the terms and conditions of requesting a distribution or contribution. You do this by clicking the box next to “I have read, understand and agree to the information and terms above.”

17. Lastly, click the Submit button.

18. Your security question may be asked to verify the transaction. Type your answer in the box provided and click Submit again.

After all the steps are completed, it will take you back to the Account Activity page. This will show the pending transaction you have just entered. If it does not show on this screen or you have any problems with the transaction please contact us at 800-284-8412 or hsa@nyhart.com.
HOW TO VIEW OR ACCESS:

**Statements & Notifications**

1. Click on the **Statements & Notifications** tab.
2. Account Statements, HSA Account Summaries, HSA Tax Statements, and Advice of Deposits are accessible in this screen.
3. Click any form of your choice.

**Tools & Support**

1. Click on the **Tools & Support** tab.
2. Click the link of your choice under **Quick Links**.
3. **Nyhart’s Contact Information** is listed in this screen as well as at the bottom of the website.
4. **Plan Summaries** are available for viewing in this section also.

HOW TO UPDATE YOUR PERSONAL PROFILE

1. Under the **Profile** tab, click your choice on the drop-down menu: **Profile Summary** or **Banking**. **Figure 6: Profile Summary Screen** shows the current Profile Summary.

**Figure 6: Profile Summary Screen**
2. Clicking **Update Profile** will only allow you to update your email address. If you have a change in address, name, or other demographic, you will need to contact your Human Resources Representative.

3. Click **Banking**.

4. Click **Add Bank Account**. Some profile changes will require you to answer an additional security question.

5. Complete your changes in the form.

6. Click **Submit**.

**HOW DO I ADD A TRUST OR ESTATE AS MY BENEFICIARY?**

1. Go to iu.nyhart.com
2. Click on **Health Saving Account (HSA) Forms** under the Forms & Resources area.
3. Scroll down to **HSA Beneficiary Change / Spousal Consent Form**.
4. This form will need to be completed and sent to Nyhart via mail, email, or fax.

**UPDATED: HOW DO I SIGN UP TO ACCESS/SWEEP CASH TO INVESTMENTS?**

1. On the **Home** page, click **Accounts** tab.
2. Click **Investments** located in the left menu.
3. Click **Setup Investment Transfers** link to the left of the **Manage Investments** button.
4. Enter the dollar amount (minimum $1000) to set as a ‘cash threshold balance’ for your investments to automatically transfer between cash and investments ongoing. This sweep will need to be turned on at least once to start your investments. You can change or turn off sweeps at any time!

**UPDATED: HOW DO I FIND MY INVESTMENT BALANCE?**

1. You can find your HSA balance by clicking on the **Accounts** tab on the **Home** page.
2. Click **Account Summary** in the left menu to show balances.
3. For more detail, click **Account Activity** in the left menu.
WHERE DO I FIND MY INVESTMENT DETAIL?

1. Click on **Accounts** tab.
2. Click on **Investments** in the left menu.
3. Click **Manage Investments** button to view your HSA Investment Account. You may be required to answer an additional personal security question to access this area of the portal.

HOW DO I TRANSFER FUNDS FROM ONE INVESTMENT TO ANOTHER?

To make changes to *existing* investment balances, you can use either the **Realign Investments** or **Transfer Investments** link.

**Realign Investments** affects your entire account balance. A realignment initiates the sale of your existing investments and reinvests the proceeds according to your new investment instructions. Trades initiated before the market closes (1:30 p.m. Central Time) will be processed the same business day. Trades initiated after the market closes are processed at the close of the next business day.
**Transfer Investments** initiates a sale of one or more funds and a purchase into another fund or funds. Trades initiated before the market closes (1:30 p.m. Central Time) will be processed the same business day. Trades initiated after the market closes are processed at the close of the next business day.

**Note:** Transferring investments will not change your investment elections for future contributions to your investment account. See the previous question and answer for steps to change elections for future contributions.